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The SBA New York District encompasses the area of New York City, Long Island and the downstate counties of Dutchess, Orange, Putnam, Rockland, Sullivan, Ulster and Westchester.

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*Inside the New York District*  
John J. Miller, Editor

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## Kidz Country's Flag Planted Firmly in Putnam



**Officials Explore Kidz Country** (left to right) Jose Sifontes, District Director, SBA; Bill Manger, Regional Administrator, SBA; Laurie Ford, Owner, Kidz Country; Thomas McHale, Vice President, Empire Certified Development Corporation; James Casamo, Assistant Vice President, Mahopac National Bank; William Dunkel, Assistant Vice President, Mahopac National Bank

**Mahopac, NY**—With her stated business vision of ‘being a family’s first choice for early childhood development’ guiding her every move, Laurie Ford has transitioned from high-powered banking executive to successful small business owner in rural upstate New York.

A Yonkers, NY, native, Ford had moved in 1988 to Mahopac and commuted to her job at Chemical Bank in neighboring Westchester County. But with the birth of her second child, she found a dearth of

local day care facilities that would have enabled the siblings to stay together while she continued working. So she decided to start her own day care facility in her home that same year.

Initially, Ford’s charges at Kidz Country Day Care included her two children and 12 other neighborhood kids. She worked full days beginning at 6:30 a.m. and attended early-childhood classes at the State University of New York in Purchase in the evenings for four years.

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### *Kidz Country Cont'd...*

That grueling schedule only allowed Ford to see her family at 10:30 pm. several nights a week.

In her studies, Ford determined that the Montessori philosophy of child-rearing was the way go and pursued the coursework to become a certified teacher. The Montessori Method, started in 1912 by Maria Montessori, places considerable emphasis on the approach that children should become independent and able to do things for themselves, with the teacher being central to such “spontaneous development.”

In 1992 Ford moved into leased space, and thanks to her spreading reputation grew her clientele base up to 65 children. She also managed to turn a profit every year since then. In 2001 her landlord offered her the opportunity to purchase the building she occupied and she jumped at the opportunity. With a \$432,500 loan from Mahopac National Bank and a \$356,000 loan made by the Empire Certified Development Corporation which was guaranteed by the U.S. Small Business Administration, Ford purchased the building and made improvements including new roof and playground installations, new parking-lot blacktop, and interior renovations throughout. Her electrician husband of 26 years, Dave, was able to keep the renovation costs low by doing them himself.

The loan also enabled Ford to become a landlord and improve cash flow by leasing space to five other small businesses in the building. “Without the SBA loan I wouldn’t have been able to be as successful and grow the business each year,” said Ford.

Ford offers many innovative serv-  
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ices beyond those of a typical day care center. For one thing, Kidz Country is licensed to care for children ranging in age from as young as six weeks through 12 years. Also, children receive instruction in three different languages—including sign language—starting at just six months of age, parenting workshops are full, and a “Parents Night Out” enables weary parents to leave their children at the center and have an entire evening of six hours to themselves. Those may be contributing factors to the 42 child-long waiting list to get into Kidz Country.

But it’s not only about profit for Ford and she’s not just talking the talk when she says, “My whole thing is giving back to the community.” As examples, she serves as vice president of the Mahopac Chamber of Commerce, is a member of the Kiwanis Club and shuttles members of her staff to the annual World Forum Foundation event held around the globe. In a tribute to her good works, in 1998, she was awarded the Congressional Certificate of Commendation for Early Childhood Development from Congresswoman Sue Kelly and Governor George Pataki.

To those who also plan on venturing out in their own entrepreneurial expedition Ford said, “A lot of people think it’s very easy because they only see the front end, or end-product of the business. But there’s a lot of work going on behind the scenes in terms of lots of late nights and lots of paperwork. You have to be thinking 10 steps ahead to be successful.” “A big part of my success has been the relationships I have with my staff members. A number of them have been with me for more than ten years now, and that involves a lot of interaction and hands-on training,” she added.

To read other local SBA success stories please visit our Web site: <http://www.sba.gov/localresources/district/ny/ny/index.html>.

### **It’s Time for r3: Regulatory Review and Reform**

By Christine Serrano-Glassner  
SBA Regional Advocate

At a price tag of over \$1 trillion annually, federal regulations now cost more per household than healthcare. And small business owners bear the brunt of government mandates as they pay 45 percent more per employee than big businesses do. Now, there is a way to try to lighten that load.

The Regulatory Review and Reform (r3) initiative run by the Office of Advocacy of the U.S. Small Business Administration encourages federal agencies to reduce the burden of existing regulations on small business.

A recent Government Accountability Office GAO report documented the need for more public participation and transparency in federal agencies’ review of existing regulations. The report spotlighted agencies’ compliance with section 610 of the Regulatory Flexibility Act, which mandates that agencies periodically examine their existing regulations and consider ways to minimize the burden on small business.

The GAO found that agency implementation of section 610 review often suffers from a lack of clear standards, insufficient public participation, and inadequate communication of the results to stakeholders.

The r3 initiative addresses these issues by offering agencies training on implementation of section 610 of the RFA, soliciting recommendations from the small business community on rules to review, and providing public updates on the status of agency reviews.

For more information visit the r3 web site at [www.sba.gov/advo/r3](http://www.sba.gov/advo/r3).

## New York Small Business Persons and Champions of the Year Being Sought by the SBA

The New York District Office of the U.S. Small Business Administration is soliciting nominations for the New York State 2008 *Small Business Person of the Year* and nine other small business categories. Winners from each of the 50 states will go on to compete for the country's most prestigious small business award--- *National Small Business Person of the Year*.

For this award the SBA is seeking companies that have demonstrated growth, success, job creation and/or retention and community involvement. The winner will be honored at a ceremony in New York City in April and then be invited to a ceremony in Washington, DC, during Presidentially declared National Small Business Week.

The SBA is also searching for nominees in the categories of: Family-Owned Small Business of the Year; Young Entrepreneur of the Year; and Small Business Exporter of the Year.

To honor advocates of the small business community nominations are being sought in the categories of: Small Business Journalist; Financial Services Champion; Minority Small Business Champion; Veteran's Small Business Champion; Home-Based Business Champion; and Women in Business Champion.

"We are looking to our economic development partners and individuals in New York City, Long Island and the downstate counties of Dutchess, Orange, Putnam, Rockland, Sullivan, Ulster and Westchester to nominate the best and most deserving small businesses and champions for these awards," said Jose Sifontes, SBA district director in New York. **The**  
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## New York District Top Ten Lenders

(By number of loans)  
10/01/06-09/30/07

Lender	No. of Loans	Amt.
JP Morgan Chase	1,868	\$80,147,600
Bank of America	972	\$38,431,200
Banco Popular North America	451	\$19,467,200
Citibank	446	\$22,345,800
Washington Mutual	288	\$10,950,000
Capital One	245	\$12,510,000
BNB Bank	180	\$36,280,000
Innovative Bank	171	\$3,935,000
Empire State Certified Dev. Corp.	134	\$96,114,000
Manufacturers and Traders Trust	130	\$12,864,000

**postmark and hand-delivered deadline for nominations is November 23, 2007.** Nominations should be submitted to Anna Hernandez, U.S. Small Business Administration, 26 Federal Plaza, Rm 3100, New York, NY, 10278. Nomination criteria, guidelines and forms can be accessed at <http://www.sba.gov/nominationsguidelines/>. Self-nominations are permitted. Questions may be directed to Ms. Hernandez at 212-264-9487.

## A Message for Small Business Owners from the SSA

The Social Security Administration's employer website is your first stop for information on W-2s, electronic filing, verifying Social Security numbers, free software, technical specifications and much more. You can register to use Business Services Online (BSO) at any time at [www.socialsecurity.gov/employer](http://www.socialsecurity.gov/employer).

## Upcoming Events

Looking for low- or no-cost business management training opportunities to start or grow your business...or business networking opportunities? Then be sure to check out our Training Calendar at <http://www.sba.gov/localresources/district/ny/ny/index.html>.

Through BSO, you can stop doing those paper forms for your wage reports (Forms W-2 and W-3) and start doing them online. You can also file the correction forms (W-2c and W-3c) online. All you need is something you probably already have: a computer and an Internet connection. Save yourself time... do your wage reporting online!



## Small Business Owners Concerned About Healthcare

By William Manger, Jr.

This past summer, SBA Administrator Steven Preston met with President George W. Bush and small business owners to discuss health care topics such as Health Savings Accounts, which are designed to help individuals save for future qualified medical and retiree health expenses on a tax-free basis. The group also discussed equalizing tax treatment between individuals and corporations purchasing health care. The future of healthcare is a major concern in the United States. It comes as no surprise that both the President and the SBA Administrator participated in this forum, especially when healthcare is one of the foremost concerns for small business owners.

Most of the uninsured workforce is employed by small businesses. Small business owners pay a significantly higher cost for medical coverage which takes dollars away from investment, expansion, and job creation in our country. Small businesses are responsible for 60 to 80 percent of all new jobs in the U.S. and almost 8.5 million new jobs have been produced within the past four years. The country's small businesses create the majority of new jobs.

However, small businesses are prohibited by Congress from joining together to leverage their buying power with Association Health Plans or in some cases from having the same tax advantages as large businesses. Making healthcare more affordable with broadly accessible market-based solutions is essential to expanding coverage – both in enabling more small businesses to offer coverage and in giving individuals a better option to purchase it directly.

President Bush led the way for the passage of Health Savings Accounts and he has worked hard to give individuals buying health insurance on their own the

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same tax benefit as those who have an employer plan. In this year's State of the Union Address, he outlined his plan to provide tax incentives for individuals who purchase health insurance on their own.

Affordable healthcare is crucial to the small business community. After all, it is small businesses that drive innovation that keeps our country competitive and provide opportunity to millions of Americans who may not find it elsewhere. We, at the SBA, will continue to work vigorously with President Bush to help open the door for affordable healthcare to our small business entrepreneurs.

*William M. Manger, Jr. is the regional administrator of the U.S. Small Business Administration's Region II.*

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## New SBA E-application Process Helps Small and Emerging Businesses Gain Quick Access to Bonds

**Washington, DC—** The U.S. Small Business Administration is making it easier for small businesses to obtain surety bonds by offering a new, fast and easy online electronic application process on the agency's popular Web site.

Small construction, service and supply companies that need bonding can now apply for SBA surety bond guarantee assistance online on the SBA Web site 24 hours a day, seven days a week. The Surety Bond Guarantee Program may help you obtain the bonds you need to bid or perform public and private contracts.

Under the program, the SBA works with participating surety companies to provide bid, payment, and performance bonds on contracts up to \$2 million in value for small contractors by guaranteeing a percentage of losses sustained in the event of a default. Corporate surety bonds protect the project owner against financial loss, and in the case of public construction projects, protect taxpayer dollars if the contractor defaults.

The new Surety Bond Guarantee E-application System, or E-app system, allows small businesses to quickly and easily submit their application for bonding assistance with surety companies that are registered to use the process. To learn more about the Surety Bond Guarantee (SBG) program and to access the E-app system click on <http://www.sba.gov/eapplication>.

For more information on the SBA's Surety Bond Guarantee Program, you will want to visit <http://www.sba.gov/osg/>.